



## Frequently Asked Questions

- ▶ **Q: Is Reassurance Health insurance?**  
A: No. Reassurance Health is different from a standard *medical health insurance plan*. It is a group of *discount health care* plans that offer members immediate savings on health services and provides pre-determined reimbursements on covered medical services.
- ▶ **Q: Is Reassurance Health a good option for people who are uninsured?**  
A: Yes. For the 47 million Americans without *individual health insurance coverage*, a Reassurance Health plan can lower out-of-pocket medical expenses with discounts and reimbursements.
- ▶ **Q: Health insurance doesn't cover very much. What can I do?**  
A: Among most current health insurance plans, the cost is rising but the coverage is declining. People with health insurance who are still saddled with excessive out-of-pocket expenses will find that a Reassurance Health plan may be a good option to supplement existing coverage and lessen the impact on their wallets.
- ▶ **Q: Who do the Reassurance Health Savings plans cover?**  
A: A Reassurance Health plan can cover an individual or a family for a low monthly fee, regardless of age or health history.
- ▶ **Q: How do consumers find a provider?**  
A: Anyone interested in using a healthcare provider who honors Reassurance Health can access the company's online provider database at any time. Providers can be found based on name, specialty or zip code.
- ▶ **Q: How does the cost of a Reassurance Health membership compare to the cost of individual health insurance coverage?**  
A: Reassurance Health offers discount programs as low as \$9.95 per month, and scheduled indemnity and discount programs as low as \$39.95 per month; whereas individual health insurance coverage was estimated at \$354 per month, or 15 percent of income, according to the U.S. Census Bureau.
- ▶ **Q: Health insurance coverage quotes go up for unhealthy people. Is it the same with Reassurance Health plans?**  
A: No. Reassurance Health plans can cover an individual or an entire family, regardless of age or health history.
- ▶ **Q: How do members receive scheduled indemnity benefits as Reassurance Health Savings Plus members?**  
A: Upon receiving services covered under their membership program, members simply submit their receipts and claim forms. Benefit payments are sent promptly.
- ▶ **Q: Are prescription discounts part of the Reassurance Health plans?**  
A: Yes. Reassurance Health members receive point-of-sale discounts on prescriptions.

- ▶ **Q: How does the Savings Plus prescription coverage work?**  
A: Members who have a Savings Plus plan are given a booklet that organizes drugs by therapeutic class into four pricing tiers. Drugs in Tier 1 will never cost more than \$10, drugs in Tier 2 won't be above \$20, drugs in Tier 3 won't be above \$40, and drugs in Tier 4 are eligible for discounts, but not for a capped or set price.
- ▶ **Q: What drugs are covered under the Savings Plus prescription program?**  
A: There are hundreds of drugs in the tiered prescription program. The complete list of drugs can be found at [www.ReassuranceHealth.com](http://www.ReassuranceHealth.com), in your materials when you enroll, or you can call or email Customer Service with any specific questions.
- ▶ **Q: A person may be on the verge of a major medical expense. Would a Reassurance Health plan still be a good option?**  
A: Absolutely. Whether facing an upcoming surgery or ailing parents, a Reassurance Health plan can help lower those out-of-pocket expenses right away. However, there is a 12-month waiting period for pre-existing conditions for the scheduled indemnity benefits.
- ▶ **Q: Can a person who does not qualify for *individual health insurance coverage* still become a Reassurance Health member?**  
A: Yes. Health discounts are available immediately regardless of health history. However, there is a 12-month waiting period for pre-existing conditions for the scheduled indemnity benefits.
- ▶ **Q: What is the difference between the Savings and Savings Plus plans?**  
A: The Reassurance Health Savings plans provide point-of-sale discounts on a variety of healthcare products and services. The Savings plan requires no forms or submission of claims - members simply present their membership card at the time of service for an immediate discount. The Savings Plus plans provide point of sale discounts as well as scheduled indemnity reimbursements on services rendered. Members simply submit a claim and a fixed benefit will be sent. The benefit is payable to the member and can be used for any purpose.
- ▶ **Q: What is a scheduled indemnity benefit plan?**  
A: A scheduled indemnity plan pays a fixed scheduled benefit when a specific incident occurs, such as a doctor visit or hospital stay. The payment is not related to the actual fee charged by the provider, but is based on a schedule of benefits in the policy. The benefit is paid directly to the member and may be used for any purpose.
- ▶ **Q: Do members have to fill out any forms to receive Reassurance Health discounts?**  
A: No. Unlike *medical health insurance plans*, our *discount health care* program allows members to simply present their membership cards to a participating provider at the time of service to receive an instant discount.
- ▶ **Q: A member has *individual health insurance coverage*. Can he still use his Reassurance Health benefits?**  
A: Yes. Unlike traditional insurance plans that will deduct any amounts paid to the provider by other insurance companies, Reassurance Health will not affect the amount an insurance company pays, nor will it affect the benefit received from Reassurance Health. The scheduled indemnity benefit is paid as a flat dollar amount regardless of other insurance. However, you cannot combine the discount benefit with other insurance coverage. You may want to use the discount as an alternative to your current insurance coverage if the discount provides a superior benefit.
- ▶ **Q: Does a member have to go to a participating doctor/dentist to make a claim with the scheduled indemnity insurance benefits?**  
A: No. Members are free to go to any doctor or dentist to make a claim using their scheduled

indemnity insurance benefits. They may save money, however, if the doctor/dentist you choose is a participating provider in the program, because they will provide a discount on services provided. All members need to do is take their Membership Cards to their appointments, get discounts at the time of service, and then submit claims afterward

▶ **Q: Can the program benefit be used for expenses other than those charged by the health care provider?**

A: Yes. Unlike traditional insurance, Reassurance Health benefits can be used for any purpose. Once the benefit check is cashed, there are no limitations.

▶ **Q: Who is eligible for benefits?**

A: Reassurance Health Savings plans are available to everyone - regardless of age or medical condition. Savings Plus memberships are available to any individual under age 65 and their eligible dependents.

▶ **Q: What if a member decides to cancel?**

A: We want you to be completely satisfied. If you cancel within the first 30 days of your membership, you will receive a full refund of your first month's membership fee. If you cancel after the first 30 days, your membership will terminate at the end of the billing cycle for which you have paid and you will not be billed further.

▶ **Q: Are Reassurance Health plans available in all states?**

A: Reassurance Health plans are available in most states; however they are not available in Florida, Kentucky, Connecticut, New Jersey, Nevada, Oregon, Texas, Vermont and Washington.